WHAT IS CLAIMED IS:

1. A method of preparing a cellulose-based fire retardant composition, comprising:

adding cellulose to water, thereby forming a solution; adding ammonium hydroxide to the solution; and subsequently adding diammonium phosphate to the solution, thereby forming a cellulose-based fire retardant composition.

- A method according to Claim 1, further comprising
 heating the water prior to adding the cellulose.
 - 3. A method according to Claim 1, further comprising heating the solution after at least one of adding the cellulose, adding the ammonium hydroxide, or adding the diammonium phosphate.
 - 4. A method according to Claim 1, wherein said cellulose is selected from the group consisting of hydroxy ethyl cellulose, hydroxy propyl cellulose, hydroxy isopropyl cellulose, and a combination thereof.
 - 5. A method according to Claim 1, wherein said cellulose is hydroxy ethyl cellulose.
- 6. A method according to Claim 1, wherein said cellulose is hydroxy butyl cellulose or hydroxy pentyl cellulose.
- 7. A method according to Claim 1, further comprising heating the cellulose and water solution to a temperature of about 60-70°C.
 - 8. A method according to Claim 1, further comprising, after adding the diammonium phosphate, heating the solution to about 90°C.

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- 9. A method of preparing a cellulose-based fire retardant composition, comprising adding cellulose powder to liquid ammonia at room temperature to form a solution; and subsequently adding diammonium phosphate to the solution thereby forming a cellulose-based fire-retardant composition.
- 10. A method according to Claim 9, further comprising heating the liquid ammonia.
- 11. A cellulose-based fire retardant, prepared by: adding hydroxyl cellulose powder to water, thereby forming a solution;

heating the solution;

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adding ammonium hydroxide to the solution; and subsequently adding diammonium phosphate to the solution, thereby forming a cellulose-based fire-retardant liquid.

- 12. A method for providing fire retardant properties to a product, comprising:
- coating a product with cellulose-based fire retardant liquid according to Claim 11; and

drying the coated product, thereby forming a fire-retardant coating.

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 13. A method according to Claim 12, wherein said product is selected from the group consisting of glass, metal, wood, paper, furniture, insulation, plywood, carpets, linen, and clothing.
- 30 14. A method for providing fire retardant properties to a product, comprising:

adding the cellulose-based fire retardant liquid according to Claim 11 to a slurry or suspension; and

evaporating a portion of water from said slurry or suspension, thereby forming a fire-retardant product.

15. A method according to Claim 14, wherein said slurry or suspension is selected from the group consisting of a wood, thread, carpet, rubber, mortar, concrete, or latex slurry or suspension.

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- 16. A fire-retardant cellulosic polymer made according to the method of Claim 1.
- 17. A method of preparing a fire-retardant petroleum composition, comprising:

adding a petroleum polymer having a hydroxyl group to water, thereby forming a solution;

adding ammonium hydroxide to the solution; and subsequently adding diammonium phosphate to the solution, thereby forming a fire retardant petroleum composition.

- 18. A method according to Claim 17, wherein said petroleum polymer is selected from the group consisting of polystyrene, polyethylene, polypropylene, acrylic polymers, polyurethanes, and/or combinations thereof.
- 19. A fire-retardant petroleum composition prepared according to Claim 17.
- 25 20. A cellulose-based fire retardant.
 - 21. A cellulose-based fire retardant that is non-toxic.
- 22. A cellulose-based fire retardant that is thermally stable and does not ignite below about 3,500°F.
 - 23. A cellulose-based fire retardant that is adhesive.
- 24. A cellulose-based fire retardant that is insoluble in water.